



DECLARATION AND POWER OF ATTORNEY
FOR PATENT APPLICATION

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name.

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled

POOLED TRANSACTION SYSTEM

the specification of which:

CHECK ONE

() is attached hereto

(X) was filed on: **September 21, 2000**

Application Serial Number: **09/668,819**

Preliminary Amendment filed on

() was filed as PCT International Application

Number:

Filed :

and was amended under PCT Article 19 _____ (if applicable).

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose information which is material to the examination of this application in accordance with Title 37, Code of Federal Regulations, §1.56(a).

I hereby claim foreign priority benefits under Title 35, United States Code, §119 of any foreign application(s) for patent or inventor's certificate or of any PCT international application(s) designating at least one country other than the United States of America

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listed below and have also identified below any foreign application(s) for patent or inventor's certificate or of any PCT international application(s) designating at least one country other than the United States of America filed by me on the same subject matter having a filing date before that of the application on which priority is claimed:

Country	Application No.	Filed	Issued	Yes	No
Country	Application No.	Filed	Issued	Yes	No

I hereby claim the benefit under 35 U.S.C. §119(e) of any United States provisional application(s) listed below.

60/155,301 September 21, 1999
(Application Number) (Filing Date)

I hereby claim the benefit under Title 35, United States Code, §120 of any United States application(s) or PCT international application(s) designating the United States of America that is/are listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application(s) in the manner provided by the first paragraph of Title 35, United States Code, §112, I acknowledge the duty to disclose the material information as defined in Title 37, Code of Federal Regulations, §1.56(a) which occurred between the filing date of the prior application(s) and the national or PCT international filing date of this application:

PRIOR U.S. APPLICATIONS:

APPLICATION SERIAL NO. DATE OF FILING STATUS

60/155,301 / September 21, 1999 / Lapsed

PCT APPLICATIONS DESIGNATING THE U.S.:

PCT APPN. NO. PCT FILING DATE US SERIAL NO. STATUS

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I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Title 18 of the United States Code §1001, and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

As a named inventor, I hereby appoint the following attorney and/or agents to prosecute this application and transact all business in the Patent and Trademark Office connected therewith (list name and registration number):

Benita J. Rohm, Reg. No. 28,664

SEND CORRESPONDENCE TO:

Benita J. Rohm, Esq.
Rohm & Monsanto, P.L.C.
660 Woodward Avenue, Suite 1525
Detroit, MI 48226

DIRECT TELEPHONE CALLS TO:

Benita J. Rohm, Esq.
(313) 965-1976

Full name of sole or first inventor: Stuart G. Pickard

Inventor's Signature: Stuart G. Pickard Date: 11-20-00

Residence: Ann Arbor, Michigan Citizenship: United States of America

Post Office Address: 7478 W. Liberty Road, Ann Arbor, Michigan 48103

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Full name of joint or second inventor: Raphael A. Monsanto

Inventor's Signature: Raphael Date: 12/11/00

Residence: Grosse Pointe, MI Citizenship: United States of America

Post Office Address: 12 Rathbone Place, Grosse Pointe, Michigan 48230, USA